

REMARKS

Claims 1-54 are pending in the present application. Independent claim 1 and its dependent claims 6, 7, 11, 15, and 16 have been amended for clarification. The essence of the clarification is that it is value that is shifted, not the proxy assets. The amendment makes this claim consistent with, for example, FIG. 9 of the present application. Similarly, independent claim 18 has been amended, along with its dependent claims 23, 24, 28, and 32, again for clarification. Dependent claims 40, 48, 50-52, 55 and 56 have also been amended for clarification.

New independent claim 55 has been added, which include several elements of claim 1, but also includes the limitation that the proxy asset set represents at least one liquid asset. For example, see FIG. 10 and the accompanying text on page 55, line 23 to page 62 line 15.

The Commissioner is hereby authorized to charge any additional fees under 37 C.F.R. §1.16 and §1.17, or otherwise, that may be required, or credit any overpayment, to our Deposit Account No. 50-1133.

Respectfully submitted,



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